



INFORMER

#5, July 2017

Professional Engineers in California Government

2018 HEALTH PLAN PREMIUMS

Each spring, the California Public Employees Retirement System (CalPERS) meets with the various health plan providers to negotiate premiums to take effect on the following January 1. The current Memorandum of Understanding (MOU) negotiated by CalHR (representing the Governor) and PECG determines the state's contribution. If the premium is higher than that amount, the employees pay the difference.



\$615 for employee only, **\$1,194** for two-party, and **\$1,540** for family coverage. If the premium for your plan is higher than that, you would pay the difference each month.

Some years, there can be a change in providers. For example, in 2017, two Blue Shield plans were combined into one. In 2018, Western Health Advantage will be added to the list.

While the overall increase in premiums is only 2.3% next year, premium changes vary widely from plan to plan. For example, those in Blue Shield Access+ will pay nearly \$250 less per month for family coverage (compared to 2017), while those enrolled in Kaiser will pay nearly \$100 more, although the Kaiser premiums remain less than Blue Shield Access+. Similarly, the out-of-pocket employee payment for each of the three PERS plans will drop substantially, while Health Net SmartCare premiums (and employee payments) will increase. Look through the table on the following pages to determine the impact on you.

For Unit 9 (and for Supervisors and Managers represented by PECG) the state's contribution is based on an **85%/80% formula**. The weighted average premium for the four plans with the highest participation by state active civil service employees is calculated. For 2018, that includes Kaiser, Blue Shield Access+, PERS Choice, and UnitedHealthcare. The state pays 85% of that premium amount for the employee and 80% of the additional premium for family members.



While the Dental Plan premiums have not been announced for next year, typically the change in employee contribution (if any) is minor. The state pays the Vision Care premium.

In 2017, there was a dispute over the calculation, primarily involving the deletion of one of the Blue Shield plans. PECG filed a grievance which is headed for **arbitration** in October. If PECG is successful, a portion of the employee contribution for 2017 will be refunded to the employees.

Supervisors and managers are covered by **CoBen**. The state makes a contribution which the individual can then apply to health, dental, and vision premiums. As this is written, the state's contribution has not yet been determined.

As shown in the tables on pages 2 and 3 of this *Informer*, in 2018 the **state's monthly contribution** will increase to

If you want to make a change in your plan provider for coverage, there will be an **open enrollment** period from September 11 to October 6. Prior to that, CalPERS will send a packet of informational material to all employees.

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Health Plan Monthly Premiums for **Unit 9** Employees

STATE EMPLOYER CONTRIBUTION FOR 2018



Employee Only

\$615

2017: **\$594**



Two-Party

\$1,194

2017: **\$1,160**



Family

\$1,540

2017: **\$1,497**

NEW FOR 2018:

KAISER			
Premium	Single	Two-Party	Family
2018	717	1,435	1,865
2017	663	1326	1724
Out-of-Pocket Cost			
2018	102	241	325
2017	69	166	227

PERSChoice			
Premium	Single	Two-Party	Family
2018	724	1,448	1883
2017	741	1,482	1,926
Out-of-Pocket Cost			
2018	109	254	343
2017	147	322	429

ANTHEM HMO TRADITIONAL			
Premium	Single	Two-Party	Family
2018	841	1,683	2,187
2017	873	1,746	2,270
Out-of-Pocket Cost			
2018	226	489	647
2017	279	586	773

WESTERN HEALTH ADVANTAGE			
Premium	Single	Two-Party	Family
2018	720	1,441	1,873
Out-of-Pocket Cost			
2018	105	247	333

BLUE SHIELD ACCESS+			
Premium	Single	Two-Party	Family
2018	752	1,505	1,956
2017	830	1,661	2,159
Out-of-Pocket Cost			
2018	137	311	416
2017	236	501	662

PERS Select			
Premium	Single	Two-Party	Family
2018	661	1,323	1719
2017	673	1,346	1,750
Out-of-Pocket Cost			
2018	46	129	179
2017	79	186	253

ANTHEM HMO SELECT			
Premium	Single	Two-Party	Family
2018	797	1593	2072
2017	740	1,480	1,925
Out-of-Pocket Cost			
2018	182	399	532
2017	146	320	428

SHARP			
Premium	Single	Two-Party	Family
2018	625	1,249	1,624
2017	616	1,233	1,603
Out-of-Pocket Cost			
2018	10	55	84
2017	22	73	106

PERSCare			
Premium	Single	Two-Party	Family
2018	776	1,552	2,018
2017	826	1,653	2,149
Out-of-Pocket Cost			
2018	161	358	478
2017	232	493	652

KAISER OUT OF STATE			
Premium	Single	Two-Party	Family
2018	957	1,914	2,488
2017	941	1,881	2,446
Out-of-Pocket Cost			
2018	342	720	948
2017	347	721	949

HEALTH NET SmartCare			
Premium	Single	Two-Party	Family
2018	791	1581	2056
2017	693	1,386	1,802
Out-of-Pocket Cost			
2018	176	387	516
2017	99	226	305

UNITED HEALTHCARE			
Premium	Single	Two-Party	Family
2018	705	1,409	1,832
2017	686	1,372	1,784
Out-of-Pocket Cost			
2018	90	215	292
2017	92	212	287

California Team Places Second in AASHTO 2017 National Bridge Building Competition

The winning Middle School Team in California's PECG-sponsored Bridge Building Competition traveled to Portland, Maine to compete in the American Association of State Highway and Transportation Officials' national competition. The California Team, with members from three different Middle Schools, took Second Place!



The California Team accepts their \$900 cash award.



Contestants (l-r) Tai Hackett, Griffin Starr and Ansel Tucker test the strength of their model bridge.



PECG Corporate President Elect **Sutida Bergquist** meets with Department of Water Resources (DWR) Acting Director **Bill Croyle** during a recent Association of California Water Agencies Conference.